

Information to identify the case:

Debtor 1	<u>Rose A. Tyson</u>	Social Security number or ITIN	xxx-xx-7415
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23959-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rose A. Tyson
aka Rose Lucas

5/14/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rose A. Tyson
Debtor

Case No. 19-23959-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db	+ Rose A. Tyson, 1329 Cavitt Road, Monroeville, PA 15146-3716
cr	Wilmington Savings Fund Society, FSB, not in its i, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
15137048	+ County of Allegheny, c/o John K. Weinstein, Treasurer, PO Box 643385, Pittsburgh, PA 15264-3385
15137049	+ Gateway School District, Patrick J. Fulkerson, Tax Collector, 2700 Monroeville Blvd, Monroeville, PA 15146-2359
15137050	+ Gateway School District, c/o Weiss, Burkardt, Kramer, LLC, 445 Fort Pitt Blvd, Ste 503, Pittsburgh, PA 15219-1308
15486623	Greenwich Revolving Trust, et al., Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
15152554	+ Linda Gaiser, 1680 Brighton Road, Ellwood City, PA 16117-3446
15137056	+ Ltd Financial Services, 3200 Wilcrest, Ste 600, Houston, TX 77042-6000
15137059	+ Municipality of Monroeville, Turtle Creek Valley COG, PO Box 778, Monroeville, PA 15146-0778
15137060	+ Phillips & Cohen Associates, Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
15152557	+ Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
15137064	+ State of Maryland, Central Collection Unit, Fifth Floor Certifications, 300 West Preston Street, Baltimore, MD 21201-2307
15137065	+ State of Maryland, Central Collection Unit, PO Box 17277, Baltimore, MD 21297-0386
16524606	Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	May 15 2025 04:05:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: ecfbnc@aldridgepite.com	May 15 2025 00:07:00	Bayview Loan Servicing, LLC, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 15 2025 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	Email/Text: bncmail@w-legal.com	May 15 2025 00:08:00	TD Bank USA, N.A., c/o Weinstein & Riley, 1415 Western Avenue, Suite 700, Seattle, WA 98101
15142297	EDI: PHINAMERI.COM	May 15 2025 04:05:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
15137045	+ EDI: TSYS2	May 15 2025 04:05:00	Barclays Bank Delaware, P.o. Box 8803,

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			Wilmington, DE 19899-8803
15137046	+ EDI: LCIBAYLN	May 15 2025 04:05:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Miami, FL 33146-1837
15172922	+ EDI: LCIBAYLN	May 15 2025 04:05:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15155719	EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15137047	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15160490	Email/PDF: bncnotices@becket-lee.com	May 15 2025 00:18:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15152553	+ Email/Text: mediamanagers@clientservices.com	May 15 2025 00:07:00	Client Services Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15301450	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 00:07:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15137068	Email/Text: Fiscal.Service.Bankruptcy.Notices@fiscal.treasury.gov	May 15 2025 00:07:00	U.S. Department of the Treasury, PO Box 830794, Birmingham, AL 35283
15137057	EDI: CITICORP	May 15 2025 04:05:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
15171423	EDI: Q3G.COM	May 15 2025 04:05:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15170801	+ Email/Text: kbarkley@bernsteinlaw.com	May 15 2025 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15137052	+ EDI: PHINAMERI.COM	May 15 2025 04:05:00	GM Financial, PO Box 183593, Arlington, TX 76096-3593
15163002	+ Email/Text: Bankruptcy@keystonecollects.com	May 15 2025 00:08:00	Gateway School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15137051	+ EDI: SYNC	May 15 2025 04:05:00	Genpact Services LLC, PO Box 530914, Atlanta, GA 30353-0914
15168326	EDI: JEFFERSONCAP.COM	May 15 2025 04:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15137053	+ Email/Text: Bankruptcy@keystonecollects.com	May 15 2025 00:08:00	Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
15137054	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15137055	+ EDI: SYNC	May 15 2025 04:05:00	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15152555	Email/Text: MONTAX@MONROEVILLE.PA.US	May 15 2025 00:07:00	Municipality of Monroeville, c/o Patrick J. Fulkerson, Tax Collector, 2700 Monroeville Blvd, Monroeville, PA 15146
15137058	^ MEBN	May 15 2025 00:06:30	Medicare Premium Collection Center, PO Box 790355, Saint Louis, MO 63179-0355
15163004	+ Email/Text: Bankruptcy@keystonecollects.com	May 15 2025 00:08:00	Municipality of Monroeville, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15152556	+ Email/Text: litigation_team@navient.com	May 15 2025 00:08:00	Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009
15137062	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502

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15137061	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery Associates, LLC, Attn: Robert N. Polas, Jr., Esq., 120 Corporate Blvd, Norfolk, VA 23502
15171936	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15137063	+ Email/Text: courts@scott-pc.com	May 15 2025 00:09:00	Scott & Associates PC, 1120 Metrocrest Drive, Ste 100, Carrollton, TX 75006-5862
15137066	+ EDI: SYNC	May 15 2025 04:05:00	Synchb/old Navy, Po Box 965005, Orlando, FL 32896-5005
15137613	^ MEBN	May 15 2025 00:06:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15172913	+ Email/Text: bncmail@w-legal.com	May 15 2025 00:08:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15137067	+ EDI: WTRRN BANK.COM	May 15 2025 04:05:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15675040	^ MEBN	May 15 2025 00:06:39	U.S. Bank Trust Company, et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
15166398	EDI: AIS.COM	May 15 2025 04:05:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15137069	+ EDI: VERIZONCOMB.COM	May 15 2025 03:59:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
15137070	+ EDI: SYNC	May 15 2025 04:05:00	Wal-Mart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, et.al.
cr		Community Loan Servicing, LLC
cr		Gateway School District c/o Weiss Burkardt Kramer,, 445 Fort Pitt Blvd., Suite 503, Pittsburgh
cr		Greenwich Revolving Trust
cr		Greenwich Revolving Trust by Wilmington Savings Fu
cr		U.S. Bank Trust Company, National Association, not
cr		U.S. Bank Trust Company, National Association, not
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 7 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, et.al. dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Bayview Loan Servicing LLC, et.al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michael C. Eisen	on behalf of Debtor Rose A. Tyson attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Bayview Loan Servicing LLC, et.al. pawb@fedphe.com
Victor Samuel Kustra	on behalf of Creditor Gateway School District c/o Weiss Burkardt Kramer LLC. csilliman@wbklegal.com, jburkardt@wbklegal.com

TOTAL: 11